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Term:

Display: 10 Documents in **Display Format:** - **Starting with Number** 1

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Search

Clear

Interrupt

Search History

DATE: Thursday, July 07, 2005 [Printable Copy](#) [Create Case](#)

<u>Set Name</u> side by side	<u>Query</u>	<u>Hit Count</u>	<u>Set Name</u> result set
	<i>DB=USPT; PLUR=YES; OP=OR</i>		
<u>L21</u>	4876648.pn.	1	<u>L21</u>
<u>L20</u>	5673402.pn.	1	<u>L20</u>
<u>L19</u>	5832461.pn.	1	<u>L19</u>
<u>L18</u>	5193057.pn.	1	<u>L18</u>
<u>L17</u>	5193057.pn.	1	<u>L17</u>
<u>L16</u>	5724523.pn.	1	<u>L16</u>
<u>L15</u>	5193057.pn.	1	<u>L15</u>
	<i>DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR</i>		
<u>L14</u>	L13 and loan	33	<u>L14</u>
<u>L13</u>	(estimated or estimate\$ or estimate) and tax with refund	56	<u>L13</u>
<u>L12</u>	L11 and loan	2	<u>L12</u>
<u>L11</u>	estimated with tax with refund	4	<u>L11</u>
<u>L10</u>	L9 and refund	0	<u>L10</u>
<u>L9</u>	yearly near estimated	68	<u>L9</u>
<u>L8</u>	L7 and loan	0	<u>L8</u>
<u>L7</u>	quarterly near estimat\$ near tax	1	<u>L7</u>
<u>L6</u>	6202052.pn.	2	<u>L6</u>

<u>L5</u>	l1 and (pre-computed or precomputed or pre-compute or estimated or estimate\$) near2 tax with refund	1	<u>L5</u>
<u>L4</u>	l1 and (pre-computed or precomputed or pre-compute)	1	<u>L4</u>
<u>L3</u>	L2 and loan	33	<u>L3</u>
<u>L2</u>	(tax with refund or tax near refund or tax adj refund) and (estimated or estimate)	56	<u>L2</u>
<u>L1</u>	(tax with refund or tax near refund or tax adj refund)	250	<u>L1</u>

END OF SEARCH HISTORY

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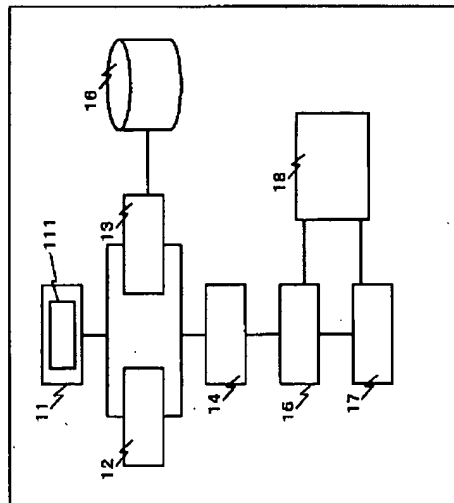
最終頁に続く

(54)【発明の名称】 返済計画算出装置、返済計画算出プログラム、及び返済計画算出システム

(57)【要約】

【課題】 本発明では社会的意義が高くかつ国の政策に合致し、個人のローン対象者の財政状態の健全化を図るための返済計画算出装置、返済計画算出プログラム、及び返済計画算出システムを開発することを目的とするものである。

【解決手段】 既存の住宅を売却して別の住宅を購入し、その物件に対する住宅ローンを希望する顧客に対し、顧客ごとの情報を元に、譲渡損失額を算出して減税による税金還付額を算出し、貸付額に税金還付額による繰上げ返済を組み込んで返済計画案を作成することで、上記課題を解決する。



[First Hit](#) [Previous Doc](#) [Next Doc](#) [Go to Doc#](#)

End of Result Set

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L3: Entry 33 of 33

File: DWPI

Dec 13, 2002

DERWENT-ACC-NO: 2003-124145

DERWENT-WEEK: 200312

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TITLE: Payment plan calculation apparatus for e.g. computing tax has plan proposal generator which creates payment plan proposal with advance payment and amount of tax refund

Basic Abstract Text (1):

NOVELTY - An amount determination unit (12) estimates the amount of loan based on input customer information. An amount calculation unit (13) computes the amount of tax refund by computing the transfer amount of deduction based on customer information. A plan proposal generator creates a payment plan proposal with the advance payment and the amount of tax refund.

Basic Abstract Text (3):

ADVANTAGE - Offers payment plan proposal with integrated amount of return by cutting tax in the payment of loan. Improves financial condition of the individual.

Standard Title Terms (1):

PAY PLAN CALCULATE APPARATUS COMPUTATION TAX PLAN GENERATOR PAY PLAN ADVANCE PAY AMOUNT TAX REFUND

[Previous Doc](#) [Next Doc](#) [Go to Doc#](#)

[First Hit](#) [Previous Doc](#) [Next Doc](#) [Go to Doc#](#)

End of Result Set

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L5: Entry 1 of 1

File: PGPB

Apr 29, 2004

DOCUMENT-IDENTIFIER: US 20040083145 A1

TITLE: Method and system for processing tax reporting data

Summary of Invention Paragraph:

[0003] For example, a method for electronically collecting data about tax, producing tax reporting data and filing a tax return is disclosed in U.S. Pat. No. 6,202,052 "Fully-automated system for tax reporting, payment and refund". According to this method, an "electronic intermediary" collects data from a "tax data provider" and produces tax reporting data.

Detail Description Paragraph:

[0132] As described above, one of the family members within the same household records listable transaction information (transaction particulars 612 and 613 of medical expense payments) by use of a taxpayer ID of any one of the family members, such as the householder. Incidentally, when the spouse of the taxpayer in question records the listable transaction information 117 of the spouse through the tax data collecting portion 106, the transaction details of medical expense payments may be acquired from the listable transaction information of the spouse, so that the information of the medical expense payments of the spouse is added to and integrated with that of the taxpayer who should file a return of deduction for medical expenses. Thus, the transaction particulars of medical expense payments of the family members within the same household can be aggregated. Incidentally, since the income tax rate is progressive, the tax calculation portion 113 may select, from the family members, a family member having the highest income as the taxpayer who should file a final return with deduction for medical expenses, so as to obtain the largest tax refund.

Detail Description Paragraph:

[0197] The taxpayer confirms the status of tax with reference to the tax statement 415 (416). The interfaces shown in FIGS. 7 and 8 may be used for confirmation in the taxpayer terminal 101 at this time. The taxpayer confirms the tax statement at any time before filing a tax return. Thus, the probability of occurrence of errors in the year-end adjustment or the final return can be lowered. The burden on the taxpayer confirming the one-year's contents at one time at the time of filing a tax return can be lightened. The amount of refund at the year end can be estimated with reference to the tax statement. In addition, the prospective as to whether deduction for medical expenses will be claimable or not can be obtained on the basis of the cumulative amount of medical expenses.

[Previous Doc](#) [Next Doc](#) [Go to Doc#](#)